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## Organization, operation and reforms of the Norwegian pension scheme in the light of demographic trends

The aim of this article is to present the principles of the Norwegian pension scheme, which is being reorganized since 1 January 2011 with regard to the acquisition and determination of pension rights and the possibility of combining work with pension in the light of demographic challenges. The phenomenon of an aging population (which is the result of, i.a., rising longevity and declining fertility rate) and the migration processes have become a serious threat to public pension systems of most countries. For this reason, they decided to implement radical reforms in the retirement security of citizens. Among these countries was also Norway, despite the fact that its liberal immigration policy, very high fertility rate and, primarily, the funds collected in the state pension fund seem to protect its pension system, as well as public finances, against the collapse. The choice of the subject was influenced by the growing popularity of Norway as a destination for employment and by the considerable complexity of the Norwegian pension scheme, especially in the ongoing transition period in which the old and new regulations operate simultaneously. This paper is based on the materials collected in the branches of the Norwegian Labour and Welfare Administration (NAV) in Stavanger, statistical data and analyses compiled by Statistics Norway (SSB), as well as the information published by NAV and the Norwegian Ministry of Labour and Social Affairs.

### Organizacja, funkcjonowanie oraz reformy norweskiego systemu emerytalnego w świetle trendów demograficznych

Celem niniejszego artykułu jest przedstawienie zasad działania norweskiego systemu emerytalnego, w którym od 1 stycznia 2011 roku wdrażana jest reforma w zakresie nabywania i ustalania uprawnień emerytalnych oraz możliwości łączenia pracy z pobieraniem świadczeń w związku z wyzwaniami demograficznymi. Zjawisko starzenia się społeczeństwa (na skutek m.in. wydłużenia trwania życia i spadku liczby urodzeń), jak również procesy migracyjne stały się poważnym zagrożeniem dla publicznych systemów emerytalnych większości państw. Z tego względu, w większości krajów zdecydowano o przeprowadzeniu radykalnych reform w zakresie zabezpieczenia emerytalnego obywateli. W tym gronie znalazła się również Norwegia, mimo iż liberalna polityka imigracyjna, bardzo wysoki współczynnik dzietności, a przede wszystkim środki gromadzone w ramach państwowego funduszu emerytalnego wydają się chronić jej system emerytalny, a także stan finansów publicznych, przed załamaniem. Na wybór tematu wpływ miała rosnąca popularność Norwegii jako kierunku migracji zarobkowej oraz fakt znacznego skomplikowania norweskiego systemu emerytalnego, szczególnie w trwającym obecnie okresie przejściowym, w którym funkcjonują równolegle stare i nowe zasady.

Praca powstała w oparciu o materiały pozyskane w oddziałach Norweskiego Urzędu Pracy i Spraw Społecznych (NAV) w Stavanger, dane statystyczne oraz analizy opracowane przez Norweski Urząd Statystyczny (SSB), jak również informacje publikowane przez NAV oraz Norweskie Ministerstwo Pracy i Spraw Socjalnych.

Keywords: social security, pension benefits, pension system reform, Norway

JEL classification: H550, J610

## Introduction

With the accession to the European Union on 1 May 2004, Poland became a member of the European Economic Area (EEA), and Norway, also a member, has proved to be an extremely popular destination for Poles seeking employment. According to the data published by Statistics Norway (Statistisk Sentralbyrå, SSB), at the beginning of 2015 there were 669,400 immigrants and 135,600 Norwegian-born to immigrant parents in Norway. These two groups have a background from 222 different countries and independent regions. Among 410,413 Europeans who decided to come and settle in Norway, the largest group were Poles (91,000), ahead of Swedes (36,900) and Lithuanians (35,900) [SSB, 2015a]. In comparison, as of 1 January 2010, there were 46,707 Poles who settled in Norway (44,000 of whom emigrated there after 2004), and the year before – 39,168 [SSB, 2010]. Poles now constitute nearly 14% of immigrants in Norway. The main reason for their migration was to pursue employment – of 76,700 Poles who were registered as resident on 1 January 2013, 51,890 were registered as labour immigrants [Østby, 2015].

According to the statistics provided by the Polish authorities, the number of Polish workers in Norway is much higher than that and may even amount to around 120,000 [MLSP, 2010]. These discrepancies arise from the adopted methodology: the data published by Statistics Norway exclude Polish seasonal workers, Poles employed in companies registered in Poland or other countries (especially Sweden) and providing services in Norway. In addition, many Poles still do not register their stay and work in the country (according to the estimates of the Norwegian Labour Inspection it applies to nearly 50,000 persons). Regardless of the source, the statistics confirm that Norway has become a popular migration destination among Poles, especially after 2007, as a result of the process of re-emigration of Polish workers from the United Kingdom and Ireland – where, due to the economic and financial crisis, the conditions in the labour market had worsened. Professional activity requires participation in the social security system, including the pension scheme, the essence of which is to provide income after the acquisition of pension rights and retirement from the labour market.

The aim of this article is to present the principles of the Norwegian pension scheme, which is being reorganized since 1 January 2011 with regard to the acqui-

sition and determination of pension rights and the possibility of combining work with pension in the light of demographic challenges. The phenomenon of an aging population (which is the result of, i.a., rising longevity and declining fertility rate) and the migration processes have become a serious threat to public pension systems of most countries. For this reason, they decided to implement radical reforms in the retirement security of citizens. Among these countries was also Norway, despite the fact that its liberal immigration policy, very high fertility rate and, primarily, the funds collected in the state pension fund seem to protect its pension system, as well as public finances, against the collapse. The choice of the subject was influenced by the growing popularity of Norway as a destination for employment and the considerable complexity of the Norwegian pension scheme, especially in the ongoing transition period in which the old and new regulations operate simultaneously.

This paper is based on the materials collected in the branches of the Norwegian Labour and Welfare Administration (NAV) in Stavanger, statistical data and analyses compiled by Statistics Norway (SSB), as well as the information published by NAV and the Norwegian Ministry of Labour and Social Affairs.

## 1. The organization of the social security system in Norway

The Norwegian state's involvement in the organization of social security of the population began in the late nineteenth century, with the establishment of accident insurance for factory workers in 1885. The pension scheme was disseminated in 1957 and, ten years later, an additional mandatory retirement remuneration depending on the salary was introduced. In 1967, the social benefits introduced before World War II were integrated in a singular State Social Security Scheme [Mosionek-Schweda, 2011]. The current social security system consists of three parts [NMLSA, 2014; Lovdata, 2015]:

1. Social Security System – regulated by the Act of 28 February 1997 (lov av 28. februar 1997 nr. 19 om folketrygd [folketrygdloven]);
2. Family Allowance System – regulated by the Act of 8 March 2002 (lov av 8. mars 2002 nr. 4 om barnetrygd [barnetrygdloven]);
3. System of Cash Benefits for Families with Young Children – established by the Act of 26 June 1998 (lov om til kontantstøtte småbarnsforeldre [kontantstøtteloven]).

The process of implementing radical reforms in the area of the Norwegian social security started in 2006. The biggest changes concerned the institutional sphere, healthcare and pension schemes. One of the most important changes was the creation of a new institution: the Norwegian Labour and Welfare Administra-

tion. This office started its operations on 1 July 2006, replacing two formerly functioning institutions: the National Insurance Service (Trygdeetaten) and the Norwegian Public Employment Service (Aetat). The primary objective of NAV is to provide people with opportunities to work, at the same time protecting and guaranteeing their rights to social security benefits [NAV, 2007]. The essence of NAV is a close cooperation of decentralized local branches and the Central Office. The organizational structure of NAV includes 456 local offices. The first office was established in the autumn of 2006. At the end of 2009, there were already 413 offices, and the target number was reached in March 2011 [NAV, 2012]. In addition to the NAV offices, there are also over a hundred special and administrative units, whose mission is to support the work of a local NAV office. The scale of operations and importance of NAV is indicated by the fact that the institution manages the funds constituting one third of the state budget.

In addition to the development and adoption of the necessary legislation, it was focused on the proper preparation of the institutional sphere, but also on the insured themselves – who were addressed an information and education campaign. Furthermore, a website for the insured was launched ([www.nav.no](http://www.nav.no)) with detailed information on how to participate in the system, their rights and obligations, the rules of vesting benefits, the necessary forms, current rates, dates of payments of benefits and other necessary data. The insured may also, after logging in to the system, calculate their pension, as well as fill in and submit the documents required to obtain certain benefits. Certain areas of this site are also available in Polish and English. The NAV offices are not limited to Norwegian regarding communication and obtaining the necessary information and assistance. In the case of Norway, the care for the insured, both the citizens of the country and foreigners, transpires on every level of the system in terms of vesting conditions, procedures for the determination and payment of benefits, as well as the customer service. The term ‘welfare state’ may therefore be applied to it not only on the grounds of the multiplicity and the amount of benefits, but also the procedural aspects.

## 2. Contributions and benefits in the Norwegian National Insurance Scheme

The social security system is financed by contributions from employees, self-employed persons, employers and state subsidies. The amount of all contributions shall be determined annually by the Norwegian Parliament, as a percentage of personal income. In 2014 there were three rates in force [NMLSA, 2014]:

- 8.2% on employment income,
- 11.4% on the business-generated revenue,

- 5.1% on other personal income, such as pensions.

The benefits of social security in Norway include: retirement pensions, survivor's and disability benefits, temporary benefits for persons chronically ill or recovering, basic benefits and attendance benefits for persons with disabilities, rehabilitation benefits, compensation for injuries caused by an accident at work, single parent benefits, sickness benefits, maternity benefits, adoption benefits and unemployment benefits, medical sickness and maternity benefits, and funeral grant [NMLSA, 2014].

The right to each benefit is generally dependent on the length of membership in the Norwegian National Insurance Scheme. The amount of most benefits is calculated based on the basic rate *G (grunnbeløp)* of the Norwegian Labour and Welfare Administration, set annually in May by the Norwegian Parliament. From 1 May 2014 to 30 April 2015, this amount was NOK 88,370 (in the previous period it was NOK 85,245; for comparison, from 1 May 1994 to 30 April 1995 it was NOK 38,080) [NAV, 2014].

Total expenses of the National Insurance Scheme in 2013 amounted to NOK 369,420 mn. This amount represents approximately 35.9% of the combined State and National Insurance budgets and 12.4% of the gross domestic product. The state grants to the National Insurance Scheme amounted to NOK 102,083 mn in 2013, equal to 27.6% of the Scheme's total expenses [NMLSA, 2014].

### 3. The pension scheme in Norway before and after the reform

Norway, like most European countries, must face the current demographic changes that pose a threat to the proper functioning of the pension schemes. The increase of life expectancy, early retirement and low birth rate are responsible for the deterioration of the ratio of the economically active persons to those receiving pension benefits. Consequently, it was decided to introduce changes in the pension scheme, effective from 1 January 2011. Currently, the pension scheme is in a transitional period in which the old and new rules regarding vesting and payment of benefits operate in parallel. The key principles of the current system and the changes resulting from the implemented reforms are mentioned below.

The Norwegian pension scheme consists of three parts, commonly called pillars:

- the first pillar, which is a part of the social security system,
- the second pillar, based on occupational pension schemes,
- the third pillar, which is voluntary and includes pension insurances offered by private institutions.

The first pillar (the base) is the basic pension obtained from the social security system (Folketrygden). The size of the benefit depends on the amount of income which is the basis for a pension (*pensjonsgivende inntekt*), the length of membership in the system, the length of the contribution period, marital status and whether the spouse receives Folketrygden benefits. The pension from this part of the system consists of the basic pension (*grunnpensjon*), supplementary pension (*tillegspensjon*) and/or special (*særtillegg*) and family allowances for pensioners with dependent children and/or spouses [NMLSA, 2014].

Persons entitled to the basic pension must have been members of the social security system for at least 3 years between the age of 16 and 66. The amount of the basic pension is calculated based on the length of the period of insurance and is independent of the amount of income earned during professional activity or contributions. Persons entitled to a full state pension are members of Folketrygden for a period of minimum 40 years. If the membership period is shorter, the benefit is reduced accordingly [NAV, 2015]. A full basic pension (*full grunnpensjon*) represents 100% of the base G rate (from 1 May 2014 this amount is equal to NOK 88,370) [NAV, 2014].

The supplementary pension was introduced into the social security system in 1967. The purpose of this benefit is to maintain a standard of living after retirement similar to that enjoyed during working life [NMLSA, 2014]. The benefit amount is strictly dependent on the income, expressed in the final average number of pension points (*pensjonspoeng*) and the number of years of contributions (*poengår*). In order to acquire supplementary pension rights, the insured is to receive a pension base income above the G rate for no less than 3 years (past 1966). This threshold constitutes the accumulation of pension points, i.e., a portion of income that exceeds the G rate is divided by the amount of the rate. This method is used to calculate pension points on income exceeding 6G. In contrast, to calculate the amount of pension points for an income between 6G and 12G, only one third of the amount of income is included. The income exceeding 12G is not taken into account [NMLSA, 2014]. Below, the calculation of pension points for the insured whose annual income in 2014 amounted to NOK 1,095,000, therefore exceeding the threshold of 12G, is presented.

The value of G until 30 April 2014: NOK 85,245

The value of G from 1 May 2014: NOK 88,370

The average value of G in 2014: NOK 87,328

% G = NOK 523,968 – this amount equals 5 pension points:

$$\frac{523968 - 87328}{87328} = 5 \quad [1]$$

12G = NOK 1,047,936 – the difference between 12G and 6G is NOK 523,968; this amount equals additional pension points according to the formula:

$$\left(\frac{523968}{3}\right) / 87328 = 2 \quad [2]$$

The amount above 12G – in this case, NOK 47,064, is excluded from calculating pension points. In total, the insured will receive 7 pension points in 2014 – it is also the maximum number of points to be obtained in one year. In addition, insured persons who tend a child or an elderly or sick person at home receive 3 points per year (i.e., substitute pension points for care: *godskrevne pensjonspoeng for omsorg*).

The average total of pension points (*sluttpoengtall*) used in the calculation of supplementary pension is calculated as the average pension points of the top 20 years (granted the most points). If a person obtains pension points only for a period of 20 years or less, *sluttpoengtall* will be the average of all years.

Special allowance is granted to pensioners who are not entitled to supplementary pension or whose supplementary pension is less than *sært tillegg*. In the latter case, the special allowance complements *tilleggspensjon* for the total amount of the base pension to reach the required minimum amount. The entitlement to the allowance is based on right to the basic pension, i.e., three years of membership in Folketrygden. The amount of the special allowance is determined by the Norwegian Parliament as a percentage of base G rate in two possible options: standard (*ordinar sats*) – in 2014 equal to 100% G, and reduced (*redusert sats*) – 74% G [NAV, 2015]. The rates depend on marital status of any authorized pensioner and the income or benefits received by the spouse.

The retirement age in Norway is 67 for women and for men. The insured is allowed to continue to work after retiring and until the age of 68 is entitled to a full pension – the amount of the pension is not reduced by additional income. However, past the age of 68, until the month in which the person reaches the age of 70, if the annual income of the retired exceeds the double of the basic G rate, the amount of the pension is reduced by 40% of income above this level [NAV, 2015].

The pension reform implemented on 1 January 2011 introduces changes in the retirement age, the principles of calculation and payment of benefits, and the possibility of combining pension with further professional activity. The new flexible retirement system is primarily to provide the insured with the following [NAV, 2011b]:

- the possibility to receive a base pension after the age of 62 if the insured has acquired adequate pension rights – while still being entitled to receive a benefit after the age of 67,
- the choice regarding the ‘level of retirement’ – the insured may decide whether to receive the entire pension or a part thereof: 20%, 40%, 50%, 60% or 80%,
- the right to change the ‘level of retirement’ once a year,
- the ability to combine receiving pension with obtaining income without reducing the amount of pension received.



In addition, persons born after 1962 acquire pension rights under the new regulations [NAV, 2011b]:

1. the amount of the pension depends on all the years in which the pension base income was obtained until the age of 75; under the new rules, the insured creates a pension fund based on the contributions and the value of its equity determines the pension amount – by the existing rules, the calculation of benefits uses the 20 best years of professional activity, and the full benefit can be obtained in the case of a 40-year membership in the system,
2. the funds accumulated in the pension fund are indexed annually by the rate of growth of wages for those collecting capital and with the said index decreased by 0.75% for persons receiving a benefit,
3. the pension fund grows by 18.1% of the income of the insured in excess of 7.1 G (also, for the insured who, in a given year, are unemployed, the calculation is based on the income received previously).

Persons born between 1943 and 1953 vest and receive benefits in accordance with the existing conditions. Insured persons who were born between 1954 and 1962 vest partly by new and partly by old rules, e.g. for a person born in 1954, 90% of the benefit is calculated according to the old rules, and 10% according to the new rules.

Table 1. The amount of the pension for those born between 1943 and 1953 depending on the age of retirement according to the legislation in force since 1 January 2011 (the value of G from 2010)

Year Age	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953
62							180,075	179,319	178,433	177,420	176,417
63						189,180	188,358	187,393	186,435	185,340	184,398
64					199,230	198,332	197,439	196,390	195,350	194,158	192,978
65				210,565	209,577	208,413	207,441	206,295	204,982	203,682	202,396
66			223,446	222,144	220,853	219,575	218,308	217,053	215,613	214,189	212,780
67	238,640	237,453	236,277	234,837	233,412	232,000	230,601	228,995	227,408	225,839	224,074
68	253,334	251,996	250,672	248,810	247,227	245,661	243,860	242,328	240,567	238,587	236,872
69	269,955	268,437	266,637	264,550	262,781	260,745	259,018	257,031	254,795	252,862	250,688
70	288,561	286,483	284,434	282,417	280,094	277,803	275,545	273,317	271,120	268,648	266,515

\* Calculations for a man with an income at 6G (approximately NOK 448,326) throughout the qualifying period of 40 years of service at the age of 62. Amounts do not include possible future wage increases.

Source: [NAV, 2010].

Changes in the Norwegian pension scheme are to provide the insured with a greater freedom in deciding about the time and extent of receiving a pension, to allow the combination of professional activity and pension withdrawals without reduction, as well as to increase the future benefit due to the accumulation of pen-



sion capital. Despite the possibility of receiving a pension at the age of 62 – five years earlier compared to the existing rules – new rules for determining entitlements encourage the extension of professional activity period. It should also be noted that the flexibility of the pension capital withdrawal also applies to persons born between 1943 and 1953, subject to the provisions before the reform. Table 1 shows an example of the pension amount calculation for this group of persons depending on the age of retirement. The insured born in 1949, entitled to a full pension (i.e., with the contributory period of 40 years), in the case of a decision to retire at the age of 62 receive an annual pension of about NOK 180,075. Postponing the retirement until the age of 70 increases the benefit to the amount of more than NOK 275,545. It should also be noted that those born in the subsequent years are to work longer to receive benefits in the same amount. This is the result of adapting the mechanism of pension benefits to the increasing life expectancy, which was introduced in order to ensure the sustainability of the pension scheme [NAV, 2010].

The effects of the changes in the Norwegian pension scheme were evident from the first days of implementing the new regulations. The possibility of withdrawal of pension capital before the age of 67 was used by 13,600 persons in January 2011. In total, in the first quarter of 2011, 17,834 persons aged 62–66 decided to retire, of whom 83.5% were male [NAV, 2011a]. In this group, about 60% used the possibility of combining professional activity with receiving pension [NAV, 2011c]. In 2014, 81,023 persons retired, including 60,434 men and 20,589 women – an increase of more than eleven thousand persons in comparison to 2013 [Oddbjørn, 2015]. In total, in 2014 NAV paid pensions to 837,500 persons, representing an increase of approximately 37,200 persons (5%) compared to 2013, of whom 57% were male (for comparison, 74% in 2011). The retired in total represent 16% of the population of Norway [SSB, 2015b]. In 2014, the average pension paid to men was NOK 252,300 compared to NOK 190,600 of average benefit paid to women [NAV, 2015].

Next to the first pillar of the public pension scheme, the second pillar operates occupational pension schemes (*Obligatorisk Tjenestepensjon* – OTP) introduced in 2006 as a part of the ongoing Norwegian pension reform. In contrast to the Polish occupational pension schemes, the Norwegian OTP are mandatory for both employees and employers. These programs can take the form of a defined OTP contribution (*innskuddsbaserte pensjonsordninger*) – offered by banks, life insurance companies, pension funds and investment funds, or a defined OTP benefit (*ytelsesbaserte pensjonsordninger*) – offered by life insurance companies and pension funds. In the case of defined contribution schemes, the contribution must constitute at least 2% of gross salary for salaries in the range between 1G and 12G.

The third pillar includes any additional voluntary pension insurance offered by private pension funds and other institutions. In contrast to the Polish third pil-

lar, the institutional or substantive range of this part of the system is not specified by the legislature.

## Conclusions

Today's demographic trends are a challenge for pension schemes and public finances of most European countries, including Norway. Over the past two decades, the life expectancy in Norway has increased by about 4 years for women and 5 years for men – a girl born in 2010 could expect to live 83 years, while a boy 78. It should be noted that this country has one of the highest fertility rates in Europe (1.85 in 2012)<sup>1</sup>. Nonetheless, the Norwegian authorities decided to implement a number of reforms in the social security system, including the pension scheme, both in organizational and formal terms regarding the vesting or calculating of benefits. The new flexible retirement is to encourage the extension of professional activity, but also to ensure the sustainability and stability of the system and to adjust the benefits paid to the economic situation. The preparations for the implementation of the pension reform started in Norway in 2006, and thus long before new rules were in force. Interestingly, in the same year, the Norwegian government allocated funds derived from the petrochemical sector collected from June 1990 in the Government Pension Fund Global (Statens Petroleumsfond) for pension purposes of future generations. Currently, the Norwegian Government Pension Fund (Pensjonsfond) is the second largest pension fund in the world (after Japan). In the first half of 2014, the value of the fund amounted to about NOK 5,661 bn [Regjeringen, 2015], i.e., approximately PLN 2,807 bn. For comparison, the Polish Demographic Reserve Fund, aimed at securing the payment of retirement benefits to future generations, at that time possessed assets of around PLN 18,654 mn. Norwegian pension system is, thus, a good example of introducing prudent and deliberate changes, even radical and complex, with a view to current and future generations.

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<sup>1</sup> For comparison: a higher fertility rate at that time was recorded in Iceland (2.04), France (2.01), Sweden (1.91). In Poland, the fertility rate was 1.30 [Utenriksdepartementet, 2014].

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